 FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE SEVERAL SHEETS IF NECESSARY)	ATTY. DOCKET NO. ALAMM.001A	APPLICATION NO. 09/836,729
	APPLICANT Michael T. Aarons	
	FILING DATE April 17, 2001	GROUP 2452 2876

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	11							
	12							
	13							
	14							
	15							
	16							

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	
<i>Be</i>	17	PCT International Preliminary Examination Report for International Application No. PCT/US01/41573 mailed July 18, 2003
	18	
	19	
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EXAMINER	<i>Wiane Lu</i>	DATE CONSIDERED	<i>2/3/04</i>
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APPLICANT
Michael T. AaronsFILING DATE
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
<i>De</i>	1	5,745,678	04/28/98	Herzberg, et al.			
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	12							
	13							
	14							
	15							
	16							

OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

EXAMINER INITIAL		
<i>De</i>	17	PCT Written Opinion for International Application No. PCT/US01/41573 mailed March 17, 2003.
	18	
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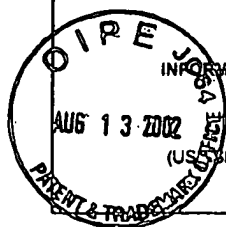
EXAMINER	<i>Deane</i>	DATE CONSIDERED	<i>2/3/04</i>
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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
ra	5,984,366	11/16/99	Priddy			
ra	5,758,978	5/26/98	Soltesz, et al.			

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						YES	NO

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ra	PCT Written Opinion mailed June 4, 2002, International Application No. PCT/US01/12393

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EXAMINER

William R. R.

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Michael T. AaronsFILING DATE
April 17, 2001GROUP
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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
<i>DA</i>	6,105,137	08/15/00	Graunke et al.	713	201	
<i>DA</i>	6,188,659 B1	02/13/01	Mueller et al.	369	59	

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						YES	NO

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<i>DA</i>	International Search Report mailed February 8, 2002 in corresponding International Application No. PCT/US01/41573.

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EXAMINER

W. D. Jones

DATE CONSIDERED

02/03/04

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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)	
<i>an</i>	1	U. S. Patent Application Publication No. US 2001/0008015 A1 published July 12, 2001 by VU et al.
	2	U.S. Patent Application Publication No. US 2001/0013023 A1 published August 9, 2001 by OSHIMA et al.
	3	U.S. Patent Application Publication No. US 2001/0029490 A1 published October 11, 2001 by Inamochi.
	4	U.S. Patent Application Publication No. US 2001/0039535 A1 published November 8, 2001 by Tsiounis et al.
	5	U.S. Patent Application Publication No. US 2001/0055132 A1 published December 27, 2001 by OSHIMA et al.
	6	Printout from web site http://www.cdcash.co.kr/english , printed on January 22, 2002.
<i>ra</i>	7	Printout from web site http://www.movemoney.com , printed on January 22, 2002.

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EXAMINER	<i>William An Ru</i>	DATE CONSIDERED	<i>2/3/04</i>
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April 17, 2001GROUP
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EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE (IF APPROPRIATE)
<i>Per</i>	1	4,812,633	03/14/89	Vogelgesang, et al.			
	2	4,916,687	04/10/90	Endo			
	3	5,059,774	10/22/91	Kubo, et al.			
	4	5,149,951	09/22/92	Vogelgesang			
	5	5,475,656	12/12/95	Sato et al.			
	6	5,825,292	10/20/98	Tsai et al.			
	7	5,882,555	03/16/99	Rohde et al.			
	8	5,942,744	08/24/99	Karno et al.			
<i>Per</i>	9	6,016,298	01/18/00	Fischer			

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							YES	NO

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<i>Per</i>	10	Bank Systems + Technology, March 2000; E-Payment Choices, Internet Debit Emerges as Credit Card Alternative by Russell Redman
<i>Per</i>	11	Results of computer database search using research terms: NYCE & (Safe Debit or Safedebit?) conducted September 1, 2000

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EXAMINER <i>h. Denise</i>	DATE CONSIDERED <i>2/3/04</i>
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	APPLICANT Michael T. Aarons	
	FILING DATE April 17, 2001	GROUP 2152-2876

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<i>Pe</i>	6,179,209	01/30/2001	Goodwin et al.			
	5,107,099	04/21/1992	Smith			
	4,641,017	02/03/1987	Lopata			
	4,614,861	09/30/1986	Pavlov et al.			
	6,021,030	02/01/2000	Weinberger			
	5,844,757	12/01/1998	Rosa			
	4,868,373	09/19/1989	Opheiji et al.			
<i>Pe</i>	6,189,055	02/13/2001	Eisele et al.			

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EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
<i>Pe</i>	PCT/US07/12393	07/12/2001	International Search Report				

EXAMINER INITIAL	OTHER DOCUMENTS (INCLUDING AUTHOR, TITLE, DATE, PERTINENT PAGES, ETC.)

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EXAMINER <i>Alcaine</i>	DATE CONSIDERED 2/3/04
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